

# IDENTITY PROTECTION

## Guarding Against Identity Theft in the Aftermath of Hurricane Katrina

- ✓ If you are recovering from the effects of Hurricane Katrina, you will need to share your personal information to get relief benefits from government agencies or other organizations, or replacement identification documents. Be cautious. Identity thieves may be posing as government officials or representatives for government agencies. Ask for identification, and when possible, initiate contact yourself using information posted on official websites or in official information dissemination areas.
- ✓ If you find that you inadvertently gave out your personal information to a thief, if your wallet was stolen, or if you are concerned that your information may be accessible to thieves, contact your financial companies about closing your accounts. When you open new accounts, place passwords on them. Avoid using your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.
- ✓ If you inadvertently gave out your Social Security number to a thief or know that it was stolen, you may want to place a fraud alert on your credit reports. Fraud alerts can help prevent identity thieves from opening new accounts. But note that when you place a fraud alert on your credit file, companies take certain steps to verify your identity before they issue you credit. You may experience a delay in getting credit, especially if you have lost some or all of your identification documents. If you decide that placing a fraud alert is appropriate, call the toll-free fraud number of one of the following credit bureaus:
  - Equifax: 1-800-525-6285
  - Experian: 1-888-397-3742
  - TransUnion: 1-800-680-7289
- ✓ If you're concerned that you may be a victim of Hurricane-related identity theft, check your credit report. If an identity thief is opening new credit accounts in your name, these accounts are likely to show up on your credit report. You can get your report free from [www.annualcreditreport.com](http://www.annualcreditreport.com), or 1-877-322-8228. Check your report to make sure it is accurate.

For more information about guarding against identity theft and resolving problems, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call 1-877-IDTHEFT. If you think you've been a victim of fraud or identity theft, you also may want to call your local FBI office.

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## **DAMAGED OR LOST DOCUMENTS**

It is important to replace any legal documents that have been damaged or lost. Among those documents that should be replaced — and the contacts — are:

Deeds and recorded real estate documents: County's Recorder of Deeds

Mortgages and other credit: Lender or financial company

Leases: Landlord or financial company

Insurance policies: Insurance company/agent

Wills: Attorney. If the will is destroyed, you'll need another.

Checks/Passbook Savings book/Investment materials: Bank, investment company, or your broker.

Auto Title/Drivers License: Secretary of State or Department of Motor Vehicles

Birth Certificate: Vital Statistics Office from county where person was born.

Social Security Card: local Social Security Administration Office

Tax Returns: IRS Center

Other important documents, such as contracts or divorce judgments: Attorney or the court

A very important document to have at this time is your credit report because it lists all your creditors. Everyone is entitled to one free credit report every 12 months from each of the three national credit reporting companies. Log on to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228 for your free credit report. If you have already gotten your free credit report this year from each of the companies, you may have to pay for another copy — but it won't cost more than \$9.50.